

**Before the State of South Carolina
Department of Insurance**

In the matter of:

R. Michael Wrenn

11171 Grandview
Overland Park, Kansas 66210

File Number 126363

**Default Order Revoking
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon R. Michael Wrenn by both certified mail, return receipt requested, and by regular mail on November 23, 2005.

That letter informed R. Michael Wrenn of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, R. Michael Wrenn has failed to respond to the Department's letter.** On January 31, 2006, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The South Carolina Department of Insurance has received information that you failed to disclose administrative actions taken by the states of Iowa, Florida, Colorado and New York on your non-resident agent application.

In accordance with my findings of fact, and considering R. Michael Wrenn's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that R. Michael Wrenn violated S.C. Code Ann. § 38-43-130 (1) providing incorrect, misleading, incomplete, or materially untrue information in the license application;

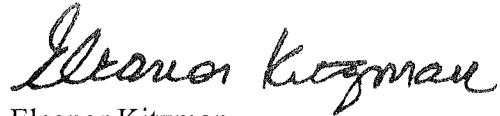
This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials

criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report.” S.C. Code Ann. § 38-3-110(3) (Supp. 2004).

It is, therefore, ordered that no license be issued to R. Michael Wrenn through the State of South Carolina Department of Insurance.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states.

This order becomes effective as of the date of my signature below.



Eleanor Kitzman
Director

~~Feb~~
January 10, 2006 at
Columbia, South Carolina

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Affidavit of Default

Personally appeared before me David E. Belton, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

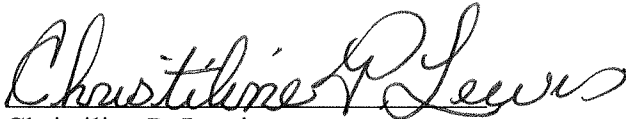
The Department served notice on R. Michael Wrenn at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified R. Michael Wrenn of his opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about November 23, 2005. On December 12, 2005 the certified and regular letter of notice of opportunity was returned marked "Unable to forward. R. Michael Wrenn has made no request. He is now in default.



David E. Belton
Senior Associate General Counsel

Sworn to and subscribed before me
this 9th day of February 2006



Christiline P. Lewis
Notary Public for the State of South Carolina
My Commission Expires: November 20, 2006

South Carolina Department of Insurance
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Columbia, South Carolina 29202
(803) 737-6132